Cafeteria Plan Advisors, Inc.
420 Washington St. Suite 100
Braintree, MA 02184
Phone 781.848.9848
www.CPA125.com
Fax 781.848.8477

AUTHORIZATION FOR PRE-TAX PAYROLL REDUCTION

Form must be returned to Cafeteria Plan Advisors by: 10/07/2016

Personal Information

Name: ***Employer:*** ***Town of Lunenburg***

Street: ***Plan Year:*** 11/01/2016- 10/31/2017

City, ST, Zip: ***SSN:***

E-Mail: ***Phone:***

Payroll Information I am paid: ☐ Bi-Weekly 26 ☐ Bi-Weekly 22 ☐ Bi-Weekly 21

I am a: ☐ Municipal Employee ☐ School Employee

Benefits Selected

☐ **FSA Dependent/ Day Care Account**	☐ **FSA Medical/Dental Care Account**
I elect to contribute $ _____ for the Plan Year. ($5,000 maximum) ***Dependent Care claim form must be submitted to CPA each plan year for automatic reimbursements to continue or start download @ www.cpa125.com.***	I elect to contribute $ _____ for the Plan Year. ($2,550 maximum) ***INCLUDES DEBIT CARD*** *$500 Rollover option in effect for this plan for unused balances.* *If you or your spouse is 'contributing' to a Health Savings Account (HSA), you are NOT ELIGIBLE for the FSA Health Care Account.*
FSA Administrative Fee: $72.00 for the Plan Year.	

Direct Deposit Information (Required if not on file with Cafeteria Plan Advisors, Inc.) I hereby authorize Cafeteria Plan Advisors, Inc. to deposit my claim reimbursements directly to my bank. I also authorize drafts to adjust any over deposits that were credited to my account in error. I will contact Cafeteria Plan Advisors, Inc. immediately with any bank information changes.

Name of Bank: ☐ **Checking** ☐ **Savings**

Routing Number (9 digits): **Account Number:**

Certification

I hereby authorize a salary reduction agreement for the amount(s) shown above. I understand that:

- Cafeteria Plan Advisors, Inc. will hold these funds until eligible expenses are incurred and a claim is submitted. Funds may be forfeited in accordance with IRS Publication 969 if eligible expenses are not submitted for reimbursement by plan year deadline or purchased utilizing the provided debit card (if applicable). If terminated, expenses may be incurred through termination date.
- Dependents must qualify under regulations set forth in IRC sections 152 and 129.
- Expenses generally must be consistent with allowable medical deductions under IRS Publication 969.
- This election cannot be revoked or changed during the plan year without a qualifying event as defined by the IRS.
- **Current participants must re-enroll each plan year. If your plan contains the Rollover option, eligible balances will rollover to the subsequent plan year for the availability "after" the current plan run out period of 90 days.**
- **Dependent Care Plan Participants only**: I, the undersigned, certify that I have read the Dependent Care Reimbursement Plan Guidelines (www.cpa125.com) and meet all requirements necessary to participate in the FSA Dependent Care plan. The undersigned agrees to notify the plan administrator in writing within 30 days should the undersigned no longer meet eligibility as mandated by the IRS. Dependents must qualify under IRC section 152. It is suggested you consult with a tax advisor since your participation will limit your ability to claim on your IRS taxes.
- If you or your spouse is 'contributing' to a Health Savings Account (HSA), you are NOT ELIGIBLE for FSA Health Care Account

Signature: **Date:**